

26th February 2026

**In-App Authentication for Transfer Services and Debit Card
Verification in Mobile Banking**

Effective December 30, 2025, the Mobile Banking service will introduce a new "In-App Authentication for Transfer Services and Debit Card Verification" feature. If a customer's transfer functionality or debit card is suspended within Mobile Banking due to detected suspicious activity, the authentication method for reactivation will be updated. It will transition from the traditional two-way SMS transaction confirmation to verification performed directly within the Mobile Banking application.

When a customer's transfer service or debit card is deactivated due to suspicious activity and the customer meets the eligibility criteria for reactivation via the respective authentication process, the Bank will issue notifications through the Mobile Banking application, via SMS text message, and by registered email address. These notifications will inform the customer of the service suspension and provide instructions to complete the necessary authentication.

Eligible customers seeking to reactivate transfer services should navigate within the Mobile Banking app to Menu > Settings > Security Authentication > Authentication for Transfer Function. Primary debit cardholders (excluding supplementary cardholders) may reactivate their cards by accessing Menu > Settings > Security Authentication > Authentication for Debit Card within the app. Following successful authentication, the respective service will be reinstated for continued use.

Bank of China (Hong Kong) Limited